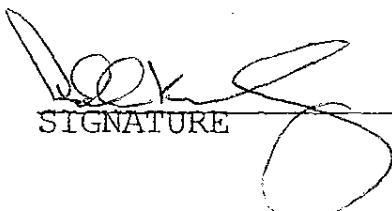


MEMORANDUM FOR THE RECORD:

I UNDERSTAND THAT THE PERIOD(s) 16 Sep 1957
TO 05 Apr 1958 OF MY CREDITABLE SERVICE
IS NOT COVERED BY RETIREMENT CONTRIBUTIONS TO THE
CSRS RETIREMENT SYSTEM.

I HEREBY ELECT NOT TO PAY THE DEPOSIT DUE AND
UNDERSTAND MY ANNUITY WILL REDUCED BY 10 PERCENT
PER ANNUM OF THE DEPOSIT DUE. THE MONTHLY
REDUCTION WILL APPROXIMATELY \$2.00. I
UNDERSTAND MY DECISION IS IRREVOCABLE.


SIGNATURE

9/29/93
DATE